

The Health Benefits Program for the Uniformed Services



Department of Defense
Health Affairs
TRICARE Marketing Office
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Health Care Costs Comparison

Active Duty family members

	TRICARE Prime E-1 thru E-4	TRICARE Prime E-5 and above	TRICARE Extra	TRICARE Standard
Military Hospital/ Clinic	Outpatient - \$0; inpatient-small daily fee	Outpatient - \$0; inpatient-small daily fee	Space available; same costs as Prime	Space available; same costs as Prime
Annual Deductible	None	None	\$150 individual/\$300 family for E-5 and above; \$50 individual/\$100 family for E-4 and below	
Civilian Outpatient Visit	\$6/visit	\$12/visit	15% of negotiated fee	20% of allowable charge*
Civilian Inpatient Admission	\$11/day (\$25 minimum)	\$11/day (\$25 minimum)	Greater of \$25 or \$9.90 a day	Greater of \$25 or \$9.90 a day
Civilian Emergency Room	\$10/visit	\$30/visit	15% of negotiated fee	\$20 of allowable charge

*Call your TRICARE Service Center for full explanation of TRICARE Standard fees.

Everything you wanted to know about TRICARE

for active duty family members



Your Health Care Choices

TRICARE Prime

Most health care from military hospitals and clinics, supported by civilian health care networks, will be provided under this option. Your total health care will be guided by your Primary Care Manager. Primary Care Managers may be family physicians, pediatricians or other medical professionals, or they may be a team of doctors who work together to monitor and guide your care. TRICARE Prime guarantees that you will receive medical appointments quickly — usually within 24 hours if you are sick. TRICARE Prime also includes preventive checks, such as pap smears, mammograms, and prostate screenings. To receive health care in TRICARE Prime, you must enroll in the program for 12 months. Contact your TRICARE Service Center for enrollment instructions.

TRICARE Extra

TRICARE Extra is for those family members who wish to seek health care from civilian sources, and who are willing to receive care from doctors and specialists from a select network in the local community. For choosing from the TRICARE Extra network, the government will pay a larger share of the cost. When compared to TRICARE Standard, you will pay less. You are not required to enroll in TRICARE Extra. You simply select a doctor from the network list and make an appointment. You may also seek care at a military hospital or clinic on a space available basis. Call your TRICARE Service Center for details and a list of participating doctors and specialists.

TRICARE Standard

Family members who wish to have civilian doctors provide their outpatient care may do so under the TRICARE Standard option. This will likely be the most expensive way to receive health care; however, you are not restricted to a specific network of civilian doctors or specialists. You are not required to enroll in TRICARE Standard. You may still seek care at a military hospital or clinic on a space-available basis. Contact your TRICARE Service Center for details, procedures and any treatment restrictions.



Frequently Asked Questions About Your Military Health Care

Are military hospitals and clinics part of TRICARE?

When it is fully implemented in 1998, all military hospitals and clinics will be part of the TRICARE system. The system is run by the military. Partnerships with civilian hospitals and clinics are used to increase the number of physicians and specialists so there will be better and quicker access to care for all.

I want to stay with the military hospital/clinic. How do I do that?

The best way is to enroll in TRICARE Prime and request a Primary Care Manager at the military hospital or clinic of your choice. If you are not enrolled in TRICARE Prime, you will be seen at the military medical facility on a space available basis only.

Do I have to pay for TRICARE?

As in the past, you do not have to pay for outpatient treatment received at a military hospital or clinic. If you use civilian doctors or specialists, you will have to pay part of the costs. Your share of the costs will depend on which TRICARE program you choose.

I prefer to see an off base/post, civilian doctor. How do I do that, and do I have to pay?

There are several ways. You can enroll in TRICARE Prime and request a Primary Care Manager from the civilian TRICARE network. Otherwise, you can see any physician you want and pay an annual deductible plus part of the cost. Or, you can choose a civilian physician from a select network and pay somewhat less. These two choices are the TRICARE Standard or TRICARE Extra options, respectively.

How will I make appointments in TRICARE Prime?

In most regions, you call the appointment line identified for your Primary Care Manager. Under TRICARE, this system has been improved, with many operators and phone lines to serve you. A major goal of TRICARE Prime is to make long waits and busy signals a thing of the past.

How long will I have to wait to see a doctor?

TRICARE Prime is the only option with established access standards. In TRICARE Prime, you will receive an appointment within 24 hours when you are sick or require other urgent care. For more routine health care needs, you will receive an appointment within one week. For well care or preventive care, such as a pap smear, or prostate screening, an appointment will be made available within four weeks.

Will I be able to see one doctor in TRICARE Prime? Can I choose my doctor?

You will have a Primary Care Manager (PCM) responsible for your overall health care. Your Primary Care Manager may be a medical professional, or it may be a team or clinic. You will be asked for your preference of PCMs when you enroll; and, to the extent possible, you will be assigned the person or team of your choice.

Can I change my Primary Care Manager if I wish?

You may request a change of Primary Care Managers by contacting the TRICARE Service Center. The request will normally be honored, subject to available resources.

How do I get care if we're away from base/post?

If you are a TRICARE Prime enrollee and you need non-emergency care, you must first contact your PCM for authorization. If you seek non-emergency care without authorization, you may still be covered for some of the expenses, but at much cost to you. In cases of emergency, you should immediately seek care at the nearest military or civilian medical facility.

Do all in the same family have to use the same program?

No. A spouse may wish to enroll in TRICARE Prime. However, another family member may be living elsewhere for most of the year and not have access to a military facility or TRICARE Prime program. In such a case, that person should use TRICARE Extra or Standard for health care, and not enroll in TRICARE Prime.

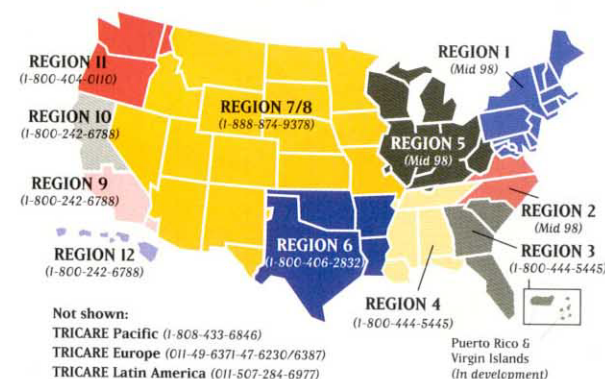
What happens when we retire?

Retirees and their families may continue to participate in TRICARE until age 65, under current policy. At age 65, retirees and families are covered by the Medicare program.

Where can I get more information?

Call the nearest TRICARE Service Center (see map below), or contact the health benefits advisor at a military hospital or clinic.

TRICARE Health Service Regions



What happens if I don't do anything?

You will be participating in TRICARE Standard, which is designed for those who wish to receive their health care from a civilian physician of their choice off base/post. There are costs associated with TRICARE Standard, depending on the rank/pay grade of the active duty sponsor.

If I don't join anything, can I still go to the military hospital or clinic?

You can always seek appointments at a military hospital or clinic. However, unless you are enrolled in TRICARE Prime, you will be seen on a space available basis only. In other words, TRICARE Prime enrollees have a higher priority for appointments at military hospitals and clinics than non-enrollees.

What about my spouse on active duty?

Your active duty spouse will be enrolled in TRICARE Prime, and will normally get health care from the nearest military hospital or clinic when appropriate.